

In re:  
Joseph F. Faino  
Debtor

Case No. 22-11489-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 14, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Joseph F. Faino, 302 Tanner Ave., Hatboro, PA 19040-2223
14696596	+ Access Credit Union, 23 Commerce Circle, Bristol, PA 19007-3111
14696598	+ Bank of America, PO Box 15284, Wilmington, DE 19850-5284
14696605	+ Citadel CU, P.O. Box 650, Exton, PA 19341-0650
14696611	+ Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045-1338
14696613	HSBC Retail Services, P. O. Box 71106, Charlotte, NC 28272-1106
14696619	+ Marcia Faino, 302 Tanner Avenue, Hatboro, PA 19040-2223
14696622	Nordstrom's Card Services, PO Box 100135, Columbia, SC 29202-3135
14696625	PNC Bank, National Association, P. O. Box 44101-0570, Cleveland, OH 44101-0570
14696626	+ POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495
14696624	PenFed Credit Union, P. O. Box 247080, Omaha, NE 68124-7080
14696630	Spire Recovery Solutions, 52 Canal St., Suite 302, Lockport, NY 14094
14696636	+ Watson & Allard, PC, 24 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jadelstein@adelsteinkaliner.com	Jun 15 2022 00:23:00	JON M. ADELSTEIN, 3993 Huntingdon Pike, Suite 210, Huntingdon Valley, PA 19006
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 15 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 15 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14696597	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:28:35	American Express, P. O. Box 1270, Newark, NJ 07101-1270
14696599	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Calvary SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14696600	EDI: CAPITALONE.COM		

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		Jun 15 2022 04:28:00	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14697241	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14696602	^ MEBN	Jun 15 2022 00:20:06	Cawley & Bergmann, LLC, 550 Broad Street, Auite 1001, Newark, NJ 07102-4542
14696606	EDI: CITICORP.COM	Jun 15 2022 04:28:00	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696609	EDI: CITICORP.COM	Jun 15 2022 04:28:00	CitiCards, PO Box 70166, Philadelphia, PA 19176-0166
14696610	EDI: WFNNB.COM	Jun 15 2022 04:28:00	Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
14696611	^ MEBN	Jun 15 2022 00:20:14	Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045-1338
14696612	EDI: DISCOVER.COM	Jun 15 2022 04:28:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
14696603	EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696614	EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696616	EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696618	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 15 2022 00:24:00	Lakeview Loan Servicing, LLC, c/o Loancare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14696620	Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Credit Management, Inc., P. O. Box 301030, Los Angeles, CA 90030-1030
14696621	+ Email/Text: NCI_banknotify@ncirm.com	Jun 15 2022 00:23:00	Nationwide Credit, Inc., 1225 W. Washington St., Suite 300, Tempe, AZ 85281-1239
14696623	EDI: RMSC.COM	Jun 15 2022 04:28:00	Paypal Credit SVCS/SYNCRB, P. O. Box 960080, Orlando, FL 32896-0080
14696628	EDI: RMSC.COM	Jun 15 2022 04:28:00	QCARD, P. O. BOX 530905, Atlanta, GA 30353-0905
14696629	+ Email/Text: bknotice@raslavrar.com	Jun 15 2022 00:24:00	RAS LaVrar, LLC, 1133 S. University Drive, 2nd Floor, Plantation, FL 33324-3303
14696631	EDI: RMSC.COM	Jun 15 2022 04:28:00	Synchrony Bank QVC, PO Box 530905, Atlanta, GA 30353-0905
14696632	+ EDI: RMSC.COM	Jun 15 2022 04:28:00	Synchrony Bank HSN, 4125 Windward Plaza, Alpharetta, GA 30005-8738
14696633	EDI: RMSC.COM	Jun 15 2022 04:28:00	Synchrony Bank/Amazon, P. O. Box 960013, Orlando, FL 32896-0013
14696634	EDI: USBANKARS.COM	Jun 15 2022 04:28:00	U.S. Bank, PO Box 108, Saint Louis, MO 63166
14696635	+ EDI: WFFC.COM	Jun 15 2022 04:28:00	US Bank, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
14696637	+ Email/Text: bkfilings@zwickerpc.com	Jun 15 2022 00:24:00	Zwicker & Associates, P.C., 80 Minuteman Rd, Andover, MA 01810-1008

TOTAL: 31

**BYPASSED RECIPIENTS****The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a**

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**preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14696601	*	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14696607	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696608	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696604	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696615	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696617	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696627	*+	POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:**

Name	Email Address
JON M. ADELSTEIN	on behalf of Debtor Joseph F. Faino jadelstein@adelsteinkaliner.com jsbamford@adelsteinkaliner.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1:	Joseph F. Faino	Social Security number or ITIN: xxx-xx-5924
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 6/8/22
Case number:	22-11489-elf	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Joseph F. Faino	
<b>2. All other names used in the last 8 years</b>	aka Joseph F. Faino Jr.	
<b>3. Address</b>	302 Tanner Ave. Hatboro, PA 19040	
<b>4. Debtor's attorney</b> Name and address	JON M. ADELSTEIN 3993 Huntingdon Pike Suite 210 Huntingdon Valley, PA 19006	Contact phone (215) 230-4250 Email: jadelstein@adelsteinkaliner.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 6/14/22

**For more information, see page 2**

Case number **22-11489-elf**

**The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 10/2/22**

**Filing deadline: 12/5/22**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.